

# Agenda

## UAC INSURANCE MUTUAL ANNUAL MEMBERSHIP MEETING

*April 12, 1995, 5:00-6:00*

**Olympia Park Hotel, Park City**

5:00 PM	Call To Order	Gary Herbert
	Review and Approval of November 1994 Minutes	Gary Herbert
	Renewal Questionnaires & Building Appraisal Requests	Brent Gardner Jess Hurtado
	Implementation of Deductible on Auto Physical Damage Claims	Jess Hurtado
	Loss Prevention Report	David Nelson
	Mandated Requirements - Safety Policy, Seat-Belt Policy	David Nelson
	Handling of Claims at a County Level	Kent Sundberg
	UACIM Assistant Administrator	Gary Herbert
	Questions from the Membership	Gary Herbert
6:00 PM	Adjournment, Dinner with Partner	

## NOTES:

### UACIM BOARD OF DIRECTORS:

Gary Herbert, *President*, Utah County Commissioner  
Gerald Hess, *Vice President*, Davis County Deputy Attorney  
Robert Gardner, *Secretary*, Iron County Commissioner  
Dennis Ewing, *Comptroller*, Tooele County Clerk

Kenneth Brown, *Member*, Rich County Commissioner  
Sid Groll, *Member*, Cache County Sheriff  
Ty Lewis, *Member*, San Juan County Commissioner  
Sarah Ann Skanchy, Cache County Councilwoman  
Gary Sullivan, *Member*, Beaver County Commissioner



# UAC INSURANCE MUTUAL MINUTES, MEMBERSHIP MEETING

April 12, 1995, 5:00 p.m.  
Olympia Park Hotel, Park City

**Board Members Present:**

Gary Herbert, *President*, Utah County Commissioner  
Gerald Hess, *Vice President*, Davis County Deputy Attorney  
Dennis Ewing, *Comptroller*, Tooele County Clerk  
Robert Gardner, *Secretary*, Iron County Commissioner  
Ken Brown, Rich County Commissioner  
Sid Groll, Cache County Sheriff

**Board Members Absent:**  
**Members Present:**

Ty Lewis, San Juan County Commissioner  
Gary Sullivan, Beaver County Commissioner  
Sarah Ann Skanchy, Cache County Council Member  
Jay Hardy, Box Elder County Commissioner  
John Rausch, Box Elder County Purchasing Agent  
Larry Anhder, Cache County Council Member  
Michael Gleed, Cache County Recorder  
Lynn Lemon, Cache County Executive  
Margene Isom, Davis County Clerk-Auditor  
Linda May, Davis County Deputy Clerk-Auditor  
Carol R. Page, Davis County Commissioner  
Gayle Stevenson, Davis County Commissioner  
Curtis Dastrup, Duchesne County Commissioner  
Colene Nelson, Duchesne County  
Pat Stratton, Duchesne County Clerk  
JoAnn Behling, Emery County Treasurer  
Ross Huntington, Emery County Auditor  
Kent Petersen, Emery County Commissioner  
Dennis Lowder, Iron County Auditor  
David Yardley, Iron County Clerk  
Norman Anderson, Juab County Assessor  
Joyce Pay, Juab County Treasurer  
Karla Johnson, Kane County Clerk-Auditor  
Tony Dearden, Millard County Commissioner  
Jim Talbot, Millard County Assessor  
Paul Morgan, Piute County Commissioner  
Rick Bailey, San Juan County Administrative Assistant  
Keller Christenson, Sanpete County Commissioner  
Leda Jensen, Sevier County Treasurer  
Jerry Golins, Uintah County Personnel Director  
Glen McKee, Uintah County Commissioner  
David Gardner, Utah County Commissioner  
Clyde Naylor, Utah County Surveyor  
Kent Sundberg, Utah County Deputy Attorney  
Glenn Caldwell, Tooele County Auditor  
Lois McArthur, Tooele County Commissioner  
Brent Titcomb, Wasatch County Clerk-Auditor  
Gayle Aldred, Washington County Commissioner  
Clint Perkins, Washington County Assessor  
Meeks Morrell, Wayne County Commissioner  
Sandra Rees, Wayne County Clerk-Auditor  
Brent Gardner, UACIM Administrator  
Sonya White, UACIM Administrative Assistant  
David Nelson, UACIM Loss Prevention Manager  
Jess Hurtado, UACIM Broker  
Keri Chappell, UACIM Broker  
Doug Alexander, UACIM Claims Administrator

**Others Present:**



## CALL TO ORDER

The President of the Utah Association of Counties Insurance Mutual (UACIM), Gary Herbert, Utah County Commissioner, welcomed all those in attendance and called the April Membership Meeting to order.

## REVIEW AND APPROVAL OF NOVEMBER 1994 MINUTES

The minutes from the November 1994 Annual Membership Meeting, held in conjunction with the UAC Annual Convention, were reviewed. Ty Lewis made a motion to approve the minutes as written. Lee Allen seconded the motion and the motion carried.

## RENEWAL QUESTIONNAIRES AND BUILDING APPRAISAL REQUESTS

Brent Gardner and Jess Hurtado expressed to the member counties the importance of the renewal questionnaire forms that are sent to the member counties each year. The information that each county provides on the questionnaire is sent out to bid for excess coverage of the UACIM. The Brokers, AON Insurance Management Services, negotiate with the excess carriers each year to provide coverage should the UACIM's claims exceed the loss fund. The Broker's have not had the complete cooperation of all member counties in returning the questionnaires completed and in time to begin negotiations. The Board of Director's are unable to set the premium contributions without the excess premium rate and attachment point. Brent reported that the 1996 renewal questionnaires will be sent out next month and should be completed no later than September so that the Board of Directors can present the 1996 premium contributions to the membership at the November Annual Meeting.

## IMPLEMENTATION OF DEDUCTIBLE ON AUTO PHYSICAL DAMAGE CLAIMS

Jess Hurtado reported to the membership the extremely growing trend in auto physical damage claims within the counties. Auto physical damage is damage to the county's own vehicles caused by county employees. Jess reviewed several charts with the members showing the percentage of auto physical damage claims compared to all other claim types and the amounts paid for auto physical damage since inception in 1992. Approximately two-thirds of the counties were self insured in the area of auto physical damage before joining the UACIM so this may have been a hidden cost, locked in county budgets or the counties just didn't fix the damage. This is an area that loss prevention comes in to play—finding a way to get the message to the elected officials and employees that this is your money going for claims that most likely could have been prevented. The formation of a County Accident Review Board (ARB) should be in place and functioning in each county making individuals responsible for their actions. In this area, UACIM is paying almost as much in claims as the Colorado pool, which is twice the membership size and has twice the vehicle exposure.

Gary Herbert reported that upon extensive review of the auto physical damage trends, the Board of Directors adopted a policy to increase the \$500 deductible, on auto physical damage claims, to \$1000. Jess Hurtado reviewed a spreadsheet showing the impact on the loss fund for the \$1000 deductible as well as if a \$5000 or \$10000 deductible would have been adopted by the Board. This policy was previously sent to the member counties and will be effective May 1, 1995. Gary Herbert addressed budget constraint concerns. Dennis Ewing suggested that the counties may consider taking the \$1000 deductible out of the department's budget where the claim occurred. This may put pressure on the department heads to make sure their drivers are safe and provide additional training to decrease those types of accidents.

The Board and Loss Prevention Department have continually tried to educate the counties regarding this growing trend. Brent Gardner gave examples to the USACCC members last September of high dollar auto physical damage claims that appeared to be preventable. The Board feels that the deductible increase may get the memberships attention.



On the overhead, Brent Gardner listed the top 15 high dollar claims per county since the inception of the Mutual. Davis, Emery, Iron, Sanpete, and Uintah Counties appear on this list twice. Brent Gardner also listed the top 10 claims by severity per year which some counties appeared twice. The point of showing the membership these lists is that you don't want to be on this list once. The last list tracked the top five claims per county since inception. Brent explained that while the Board tracks these claims, they understand that some counties may have a "shock loss" year which may be unavoidable. Each year the Board sets the premium contribution rates by approving a loss sensitive formula using the loss trends and ratios. If the counties are successful in managing their losses then their premium will reflect this. The counties have the ability to control their own destiny which isn't possible with the standard insurance industry.

#### LOSS PREVENTION REPORT

David Nelson reviewed the charts given to each attendee. The charts show claim severity and frequency per county compared to the Mutual. The charts were equated by population so that the counties are compatible no matter the size. David Nelson also reviewed a breakdown of claim frequency and severity by type of loss for 1995 showing auto physical damage with the highest claim frequency and civil rights with the highest claim severity. Auto physical damage was second highest claim severity.

David Nelson explained to the membership that part of his job is assisting counties in setting-up programs, methods and ways to reduce losses, such as the formation of the ARB in each county. In his county visits and risk reviews, he is encouraging the counties to keep the ARB operating and functioning. He thanked the counties for their time and cooperation during his risk reviews and meetings.

#### HANDLING OF CLAIMS AT A COUNTY LEVEL

David Nelson explained that the Board of Directors have mandated a safety policy and seat-belt policy. A sample copy of such policies were given to each attendee. The membership should adopt a policy in their counties regarding safety and seat-belts.

#### HANDLING OF CLAIMS AT A COUNTY LEVEL

Kent Sundberg reported to the membership the procedure used by Utah County when a claim occurs. The County has a policy that whenever an employee or an official is served a notice of claim, that notice is immediately given to him as the insurance coordinator for the County. He was made the insurance coordinator not only to keep track of all claims but also to attempt to make these claims privileged. Investigation reports are immediately requested and a letter is typically sent to the Assistant County Engineer requesting his investigation on the accident. A letter is also sent to Doug Alexander the Claims Manager for the UACIM. If an employee or official is served with a Summons Complaint, that individual must request the County to provide representation for him/her. The statute requires that that request be given within 10 days so a letter is used by the individual. If an employee makes this type of request, then the county must notify him/her within 10 days if representation will or will not be provided, depending if the employee was or was not in the scope of their employment. A sample copy of each of these letters was given to those in attendance. Kent Sundberg recommended that each County have a written policy on how claims will be handled. Utah County is large enough that they have a deputy county attorney as the insurance coordinator but if the insurance coordinator is not an attorney it is recommended that the claims be handled promptly, that he/she is trained in handling claims and, if possible, the claims processed through the county attorney's office.

Kent Sundberg reported on the activities of the Utah County ARB. The ARB has already had an impact on the severity and frequency of claims in Utah County. He offered his assistance if any county needs help in setting up their ARB.



### UACIM ASSISTANT ADMINISTRATOR

Gary Herbert explained that with growth the workload of the UACIM is obviously increasing. Brent Gardner has been spending a significant amount of time trying to administer the UACIM but because of his responsibilities with UAC he can no longer spend the time needed for the UACIM. Therefore, the Board of Directors have budgeted and authorized the process to hire an Assistant Administrator. This Administrator will supervise the day to day operation of the UAC Insurance Mutual and work under the direct supervision of the UAC Executive Director. The Assistant Administrator must insure that UAC Insurance Mutual is in compliance with all Federal and State laws. Also this person will plan, coordinate risk and insurance programs, loss control activities and claims management of UAC Insurance Mutual to control risks, employees and third party administrators.

### QUESTIONS FROM THE MEMBERSHIP

Jim Talbot asked what kind of coverage would a county employee or official have if they were using their own vehicle for county business.

Gary Herbert explained that the employee or official must have their own insurance on their private vehicle. If that person is at-fault in an accident, while on county business, then that person's insurance carrier will cover the damage to the vehicle and the UACIM will cover the liability caused by the accident.

The Board thanked all those in attendance. The meeting was adjourned.



# ATTENDANCE ROSTER

## UAC INSURANCE MUTUAL MEMBERSHIP MEETING

April 12, 1995

NAME	COUNTY/TITLE	SIGNATURE
Allen, Lee	Box Elder County Commissioner	
Ayers, Dennis	Iron County Assessor	
Bailey, Rick	San Juan County Administrative Assistant	Rick Bailey
Behling, JoAnn	Emery County Treasurer	JoAnn Behling
Brinkerhoff, Bliss	Wayne County Commissioner	
Brown, Kenneth	Rich County Commissioner	Kenneth Brown
Caldwell, Glenn	Tooele County Auditor	
Dastrup, Curtis	Duchesne County Commissioner	Curtis Dastrup
Ewing, Dennis	Tooele County Clerk	Dennis Ewing
Gardner, Robert	Iron County Commissioner	
Gleed, Michael	Cache County Recorder	Michael L. Gleed
Groll, Sid	Cache County Sheriff	
Herbert, Gary	Utah County Commissioner	
Hess, Gerald	Davis County Deputy Attorney	
Huntington, Ross	Emery County Auditor	Ross Huntington
Isom, Margene	Davis County Clerk-Auditor	Margene Isom
Kjar, Steven	Sanpete County Assessor	
Lemon, Lynn	Cache County Executive	Lynn Lemon
Lewis, Ty	San Juan County Commissioner	Ty Lewis
Lowder, Dennis	Iron County Auditor	
May, Linda	Davis County Deputy Clerk-Auditor	Linda May
Morrell, Meeks	Wayne County Commissioner	Meeks Morrell
Norman, Royal	Box Elder County Commissioner	
Rausch, John	Box Elder County Purchasing Agent	John Rausch
Rawlings, Steve	Davis County	
Rees, Sandra	Wayne County Clerk-Auditor	Sandra Rees
Stratton, Pat	Duchesne County Clerk	Pat Stratton
Sullivan, Gary	Beaver County Commissioner	Gary Sullivan
Sundberg, Kent	Utah County Deputy Attorney	
Talbot, Jim	Millard County Assessor	Jim Talbot
Yardley, David	Iron County Clerk	David Yardley



**April 12, 1995**

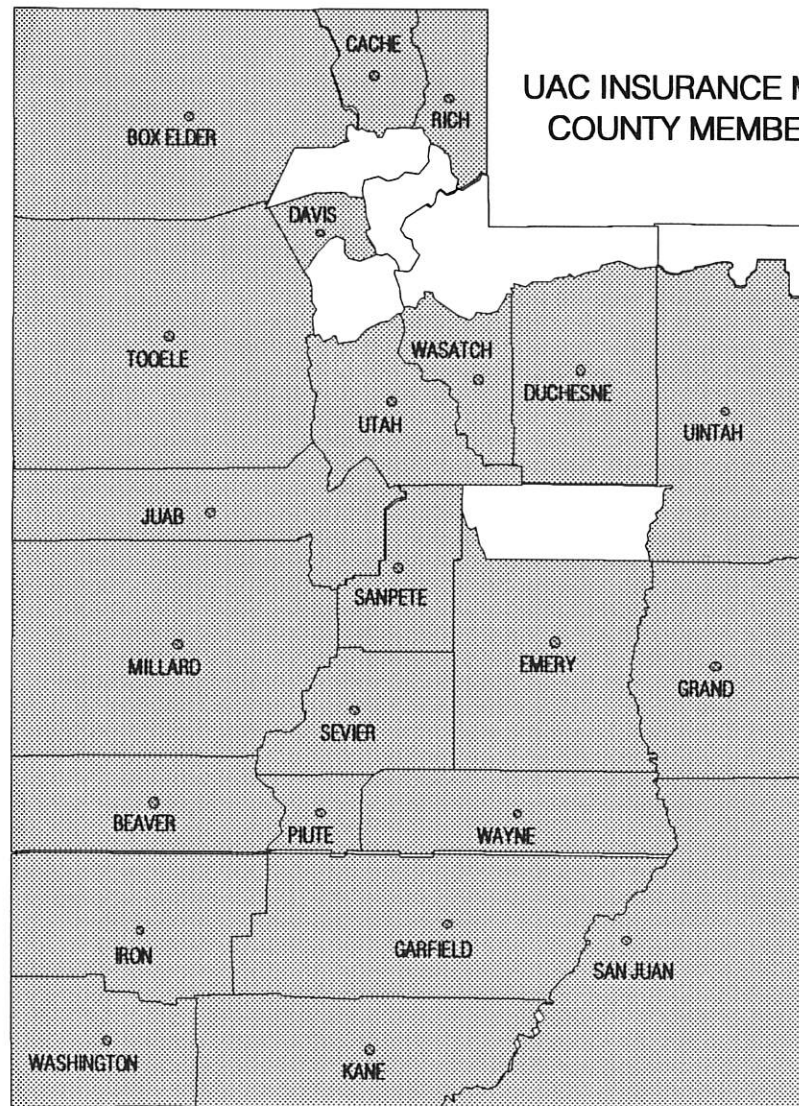
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# WELCOME TO THE UAC INSURANCE MUTUAL MEMBERSHIP MEETING!

## THE LIST STANDS TALL

*Beaver  
Box Elder  
Cache  
Davis  
Duchesne  
Emery  
Garfield  
Grand  
Iron  
Juab  
Kane  
Millard  
Piute  
Rich  
Sanpete  
San Juan  
Sevier  
Tooele  
Uintah  
Utah  
Wasatch  
Washington  
Wayne*



### UACIM Membership Advantages

- Membership control with management and policy setting authority over the insurance program.
- Exclusive county participation in the UACIM simply because issues facing county government are different than any other type of operation.
- Loss control services by a full time loss prevention manager who provided assistance and training to prevent losses.
- Monthly loss information to assist counties in reducing their losses.
- Defined Equity that each member accumulates on an annual basis.
- Savings as the UACIM achieves the required surplus by the Insurance Department.
- Uniform participation dates for all member counties so each county knows the amount of equity it earns.



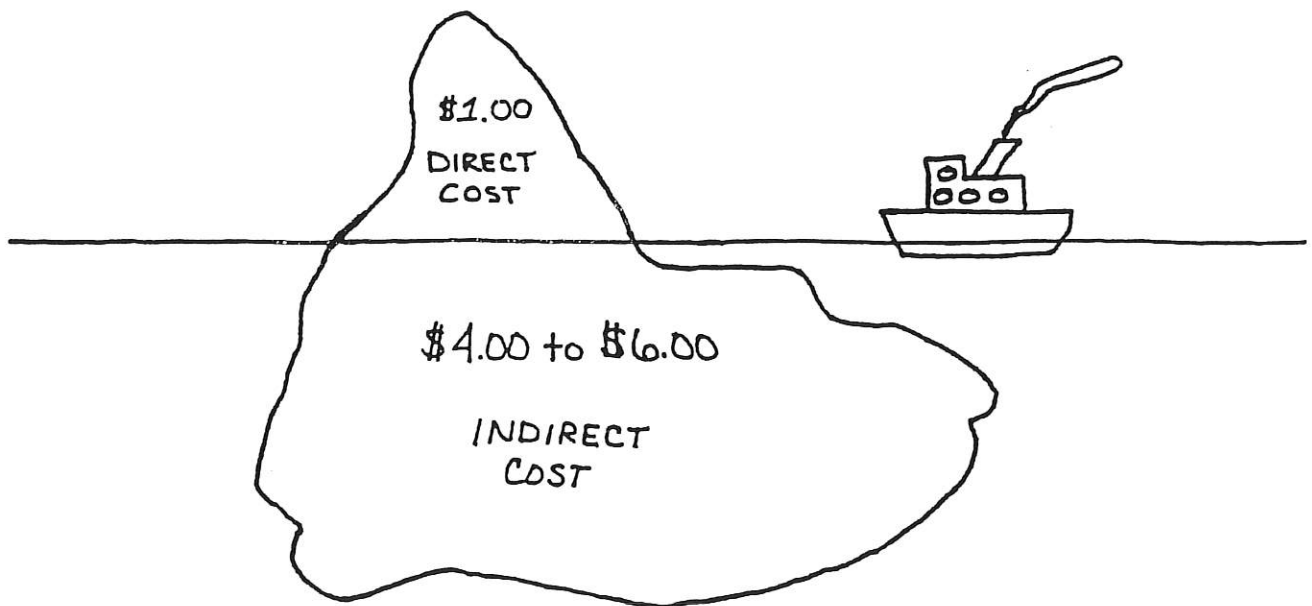
## LOSS PREVENTION PROGRAM

These guidelines should enable you to establish a loss prevention program that will not only meet the minimum requirements, but should significantly reduce the cost of on-the-job accidents.

Every member shall inaugurate and maintain a loss prevention program which shall include, but not be limited to, the following:

- 1) A training program designed to instruct employees, in general safe work practices and specific procedures, with respect to hazards unique to the employees job assignment; and
- 2) Scheduled periodic inspections to identify and correct unsafe conditions and work practices which may be found.

For every dollar of direct compensation (medical and disability) expense, there is approximately an additional \$4 to \$6 of indirect cost. These indirect costs include damaged materials, replacement of key employees, project delays, increased administrative workload, and many others.





## EMPLOYEE SEAT BELT RESTRAINT USE

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- I. Purpose: To define the policy of the UAC Insurance Mutual regarding the use of seat belt restraints by county employees.
- II. Background: Research has proven that occupants of vehicles who are wearing seat belt restraints are less likely to be injured when involved in vehicular accidents.
- III. Policy: It shall be the policy of the UAC Insurance Mutual to require county employees and their passengers to wear seat belt restraints while driving or riding in any vehicle (private, rental or county vehicle) being used for county business, in or out of the State. All occupants of the vehicle shall wear seat belt restraints.

Any supervisor who becomes aware of a violation of this policy within his or her jurisdiction shall issue a letter of warning to the employee. A copy of this letter shall be signed by the employee and placed in the employee's personnel file. Subsequent violations shall be treated in accordance with disciplinary procedure, which could include suspension without pay and finally dismissal for continued and repeated violations.

The health and safety of county employees is a priority. The UAC Insurance Mutual also strongly encourages use of seat belt restraints in all non-employee situations as a protection to the employee, the employee's family and as a positive example to the citizens of Utah.



## **SAFETY POLICY STATEMENT**

In order to achieve our mutual objective of cost containment and accident/injury reduction, it is necessary to clearly state a policy for all employees to follow.

The communication of this policy to the employees is a critical first step toward our desired objectives. This can be done by such means as posting it on bulletin boards, memos to supervisors, etc.

Once the policy is stated, it is important that the safety coordinator be given full and continuing backing. Without such a commitment at all levels, the desired results may not be achieved. The results are directly proportional to the degree of commitment from top management.



## **SAMPLE POLICY STATEMENT #1**

It shall be the policy of this county and its elected officials to provide county employees with a workplace free of recognized hazards which may cause injury, illness or death. All employees are equally responsible for following this policy and for working in a safe, proper manner to protect themselves and others.

We consider our employees to be our most important asset and expect each of them to care for and conserve other county resources, including equipment, vehicles, buildings and supplies. All employees, at all levels, are required to make safety a vital part of every work effort, no matter how small.

Signed By:

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Chairperson,  
Board of County Commissioners



## **SAMPLE POLICY STATEMENT #2**

It is the policy of this county to achieve the greatest practical degree of freedom from accidents and to ensure that every employee is provided safe and healthful working conditions, free from recognized hazards.

We have instituted a Loss Prevention Program which, with your help, will succeed in providing safe, healthful and pleasant working conditions.

Everyone stands to benefit, and our county stands to gain. The cooperation of everyone in our organization is expected. The results will be worth the effort.

Signed By:

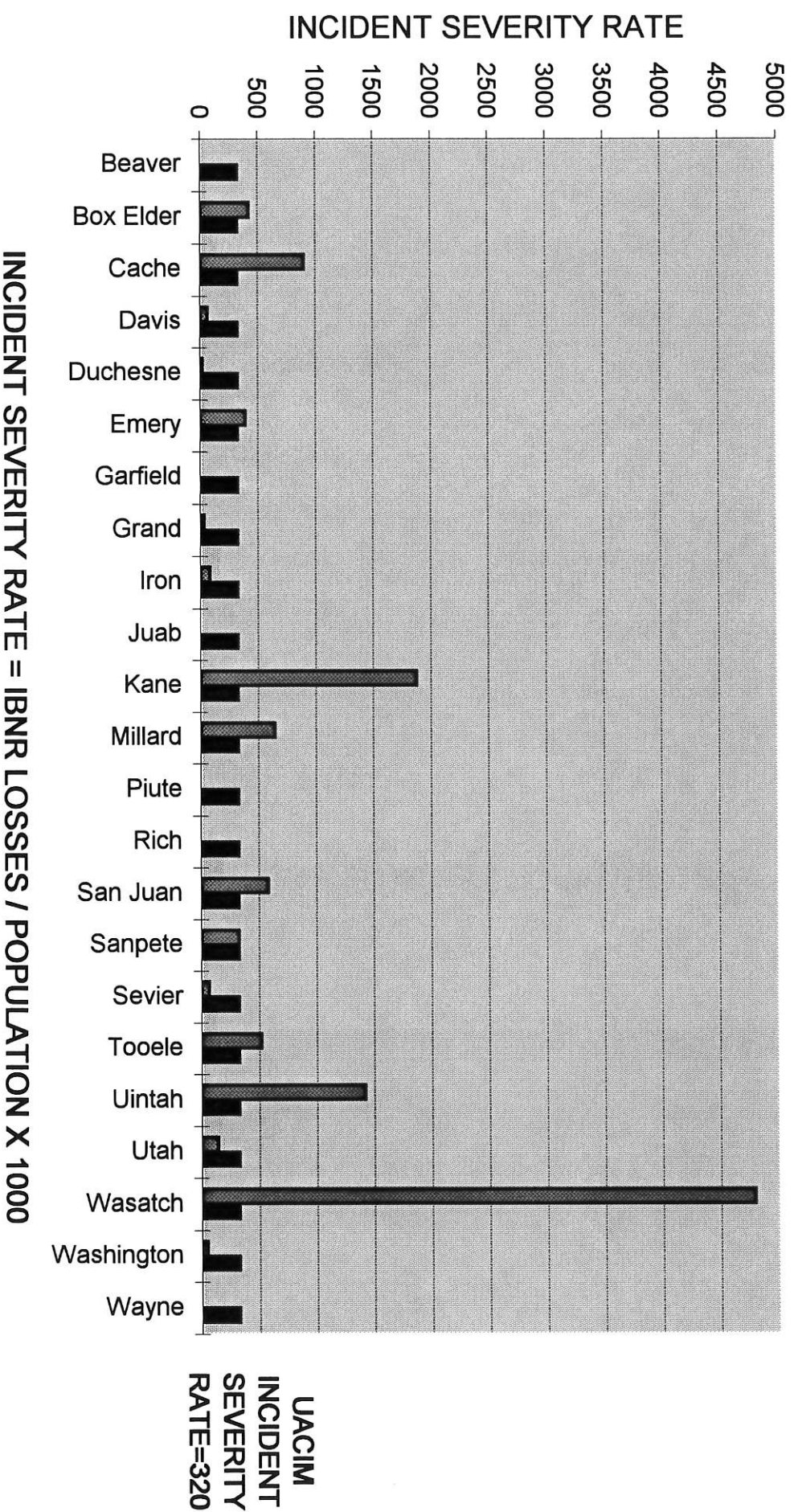
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Chairperson,  
Board of County Commissioners



Incident Severity Rate  
1-1-95 to 3-31-95 (first quarter)

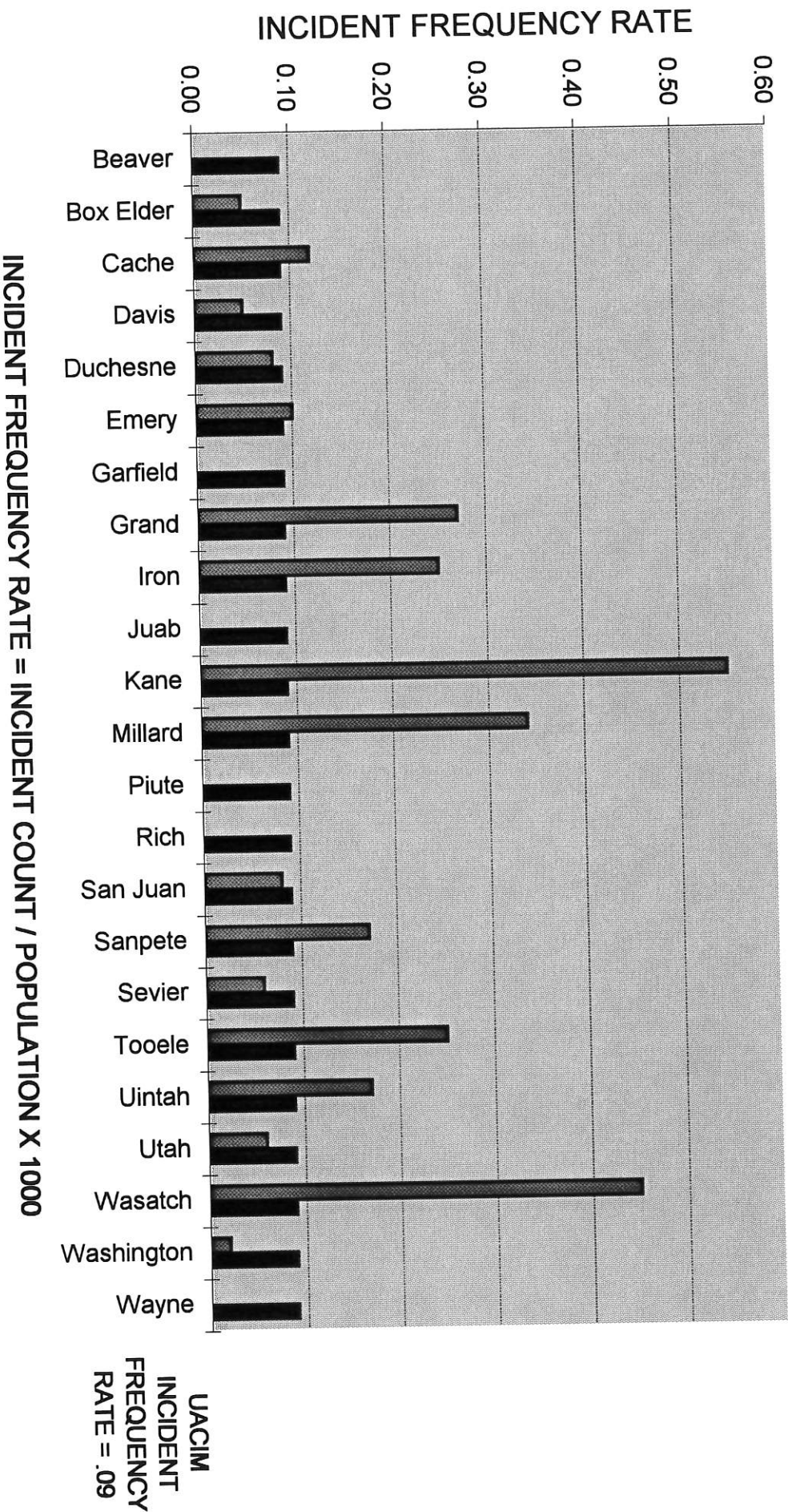
# UAC INSURANCE MUTUAL





Incident Frequency Rate  
1-1-95 to 3-31-95 (first quarter)

## UAC INSURANCE MUTUAL





**UAC INSURANCE MUTUAL**  
**1995 Claim Frequency and Severity**  
**as of 3/31/95**

**CLAIM FREQUENCY**

TYPE OF LOSS	LOSS COUNT	PAID TO DATE	TOTAL INCURRED
Vehicle Damage - Partial	45	39,036.28	65,680.97
Violation of Civil Rights	14	696.10	91,196.10
Errors & Omissions	3	0.00	18,500.00
Multiple Injuries, Equally Serious	3	0.00	15,500.00
Vehicle Damage - Total	3	25,499.03	29,049.03
Non-Owned Property - Total	3	950.00	5,950.00
Fatality	2	0.00	45,000.00
Bruise	2	0.00	2,000.00
Puncture	1	0.00	150.00
Fracture - Simple	1	0.00	1,500.00
All Other	1	0.00	5,000.00
<b>TOTAL</b>	<b>78</b>	<b>66,181.41</b>	<b>279,526.10</b>

**CLAIM SEVERITY**

TYPE OF LOSS	LOSS COUNT	PAID TO DATE	TOTAL INCURRED
Violation of Civil Rights	14	696.10	91,196.10
Vehicle Damage - Partial	45	39,036.28	65,680.97
Fatality	2	0.00	45,000.00
Vehicle Damage - Total	3	25,499.03	29,049.03
Errors & Omissions	3	0.00	18,500.00
Multiple Injuries, Equally Serious	3	0.00	15,500.00
Non-Owned Property - Total	3	950.00	5,950.00
Unknown, Unclassified	1	0.00	5,000.00
Bruise	2	0.00	2,000.00
Fracture - Simple	1	0.00	1,500.00
All Other	1	0	150
<b>TOTAL</b>	<b>78</b>	<b>66,181.41</b>	<b>279,526.10</b>

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# UAC INSURANCE MUTUAL

## TOP 15 CLAIMS BY SEVERITY

(as of 2/28/95)

	COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
1	IRON	\$228,009.58	801IRO937010	93	AU	DARLENE SORENSON
2	CACHE	\$211,227.93	801CAC927005	92	GL	LEO R. BEUS ET AL
3	TOOELE	\$175,691.75	801TOO937022	93	GL	BRYAN GRODE
4	UINTAH	\$109,323.49	801UIN927000	92	AU	RAYMOND McDONALD
5	EMERY	\$81,835.73	801EME947003	94	AU	EMERY COUNTY
6	IRON	\$51,390.53	801IRO937003	93	PY	IRON COUNTY
7	SAN JUAN	\$47,040.38	801SAJ927012	92	GL	NORMAN BEGAY
8	SANPETE	\$46,495.63	801SAN927006	92	GL	RON VINCENT
9	GARFIELD	\$45,612.22	801GAR927000	92	GL	HALES SAND AND GRAVEL
10	UINTAH	\$36,470.81	801UIN927013	92	GL	DALE TAYLOR
11	EMERY	\$29,990.00	801EME937006	93	AU	EMERY COUNTY
12	SANPETE	\$28,220.64	801SAN927007	92	GL	JACK RIDDLE
13	DAVIS	\$27,266.63	801DAV927063	92	GL	CURTIS W. JOHNSON
14	JUAB	\$26,610.04	801JUA947001	94	AU	JUAB COUNTY
15	DAVIS	\$25,776.41	801DAV937043	93	AU	DAVIS COUNTY

## TOP 10 CLAIMS BY SEVERITY 1992

(as of 2/28/95)

	COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
1	CACHE	\$211,227.93	801CAC927005	92	GL	LEO R. BEUS ET AL
2	UINTAH	\$109,323.49	801UIN927000	92	AU	RAYMOND McDONALD
3	SAN JUAN	\$47,040.38	801SAJ927012	92	GL	NORMAN BEGAY
4	SANPETE	\$46,495.63	801SAN927006	92	GL	RON VINCENT
5	GARFIELD	\$45,612.22	801GAR927000	92	GL	HALES SAND AND GRAVEL
6	UINTAH	\$36,470.81	801UIN927013	92	GL	DALE TAYLOR
7	SANPETE	\$28,220.64	801SAN927007	92	GL	JACK RIDDLE
8	DAVIS	\$27,266.63	801DAV927063	92	GL	CURTIS W. JOHNSON
9	TOOELE	\$23,291.45	801TOO927012	92	GL	RAY REED
10	EMERY	\$20,833.61	801EME927014	92	GL	JEFFREY HADLEY LOUDEN

## TOP 10 CLAIMS BY SEVERITY 1993

(as of 2/28/95)

	COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
1	IRON	\$228,009.58	801IRO937010	93	AU	DARLENE SORENSON
2	TOOELE	\$175,691.75	801TOO937022	93	GL	BRYAN GRODE
3	IRON	\$51,390.53	801IRO937003	93	PY	IRON COUNTY
4	EMERY	\$29,990.00	801EME937006	93	AU	EMERY COUNTY
5	DAVIS	\$25,776.41	801DAV937043	93	AU	DAVIS COUNTY
6	UCHESNE	\$18,978.97	801DUC937001	93	GL	STEWART PIKE
7	GRAND	\$18,863.23	801GRA937007	93	AU	GRAND COUNTY
8	GRAND	\$14,100.00	801GRA937002	93	AU	GRAND COUNTY
9	CACHE	\$13,017.23	801CAC937004	93	GL	CELCO, INC.
10	UTAH	\$12,833.49	801UTA937023	93	AU	GEORGE BANKS

## TOP 10 CLAIMS BY SEVERITY 1994

(as of 2/28/95)

	COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
1	EMERY	\$81,835.73	801EME947003	94	AU	EMERY COUNTY
2	JUAB	\$26,610.04	801JUA947001	94	AU	JUAB COUNTY
3	BOX	\$24,300.52	801BOX947012	94	AU	JOE SUMMERS
4	TOOELE	\$12,770.08	801TOO947010	94	GL	GIBBONS & REED
5	SEVIER	\$12,538.56	801SEV947002	94	AU	SEVIER COUNTY
6	MILLARD	\$10,535.00	801MIL947001	94	AU	MILLARD COUNTY
7	UTAH	\$9,540.00	801UTA947019	94	PY	UTAH COUNTY
8	CACHE	\$9,290.64	801CAC947021	94	AU	VALLEY HOME MEDICAL
9	UCHESNE	\$9,192.76	801DUC947013	94	AU	UCHESNE COUNTY
10	WASATCH	\$8,739.79	801WAT947004	94	AU	WASATCH COUNTY

## TOP 10 CLAIMS BY SEVERITY 1995

(as of 2/28/95)

	COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
1	WASATCH	\$19,023.13	801WAT957001	95	AU	SYLVIA BENNETT
2	UTAH	\$4,677.64	801UTA957004	95	AU	UTAH COUNTY
3	CACHE	\$3,281.01	801CAC957002	95	AU	HEIDI LAIRD
4	DAVIS	\$2,174.43	801DAV957003	95	AU	CLINT REID
5	UINTAH	\$903.11	801UIN957001	95	AU	WILLIAM R. MAYBERRY
6	DAVIS	\$562.98	801DAV957003	95	AU	DAVIS COUNTY
7	KANE	\$465.08	801KAN957001	95	GL	DARRYL ENCE
8	WASATCH	\$328.75	801WAT957001	95	AU	WASATCH COUNTY
9	UCHESNE	\$227.53	801DUC957001	95	AU	UCHESNE COUNTY
10	UTAH	\$140.00	801UTA957003	95	AU	SALLY HARVEY BEEDE



# UAC INSURANCE MUTUAL

## TOP 5 CLAIMS BY SEVERITY PER COUNTY

(as of 2/28/95)

COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
BEAVER	\$1,974.23	801BEA947003	94	GL	IMMANUEL FOUNDATION
	\$1,486.55	801BEA937004	93	GL	MILFORD HOSPITAL
	\$1,454.00	801BEA927003	92	GL	KEITH B. JAMES
	\$1,080.00	801BEA937002	93	GL	DEAN CARTER
	\$405.00	801BEA937003	93	AU	BEAVER COUNTY
BOX ELDER	\$24,300.52	801BOX947012	94	AU	JOE SUMMERS
	\$5,143.96	801BOX947011	94	GL	RAY DOUTHIT
	\$3,534.35	801BOX937027	93	GL	SUSAN BARNEY
	\$3,750.00	801BOX937025	93	AU	BOX ELDER COUNTY
	\$2,372.90	801BOX937020	93	GL	WILLARD CITY FLOOD CONTROL DISTRICT
CACHE	\$211,227.93	801CAC927005	92	GL	LEO R. BEUS ET AL
	\$15,681.82	801CAC927003	92	OT	JACK D. BROCKSMITH
	\$13,017.23	801CAC937004	93	GL	CELCO, INC.
	\$9,290.64	801CAC947021	94	AU	VALLEY HOME MEDICAL
	\$7,458.07	801CAC927015	92	PY	CACHE COUNTY
DAVIS	\$27,266.63	801DAV927063	92	GL	CURTIS W. JOHNSON
	\$25,776.41	801DAV937043	93	AU	DAVIS COUNTY
	\$17,514.93	801DAV927065	92	GL	LESLIE ALLEN
	\$12,687.16	801DAV937041	93	GL	IVAN D THOMPSON
	\$12,448.17	801DAV927030	92	GL	JOSEPH MAKIN
DUCHESNE	\$18,978.97	801DUC937001	93	GL	STEWART PIKE
	\$9,192.76	801DUC947013	94	AU	DUCHESNE COUNTY
	\$5,169.27	801DUC927000	92	OT	BILL G. MONSON & LITTLE AL'S AUTO INC.
	\$2,237.98	801DUC927005	92	GL	EDSON G. GARDNER & LYNDIA M. KOZLOWICZ
	\$2,150.00	801DUC927001	92	OT	JRJ SERVICES, INC.
EMERY	\$81,835.73	801EME947003	94	AU	EMERY COUNTY
	\$29,990.00	801EME937006	93	AU	EMERY COUNTY
	\$20,833.61	801EME927014	92	GL	JEFFREY HADLEY LOUDEN
	\$20,785.00	801EME927001	92	AU	EMERY COUNTY
	\$9,655.69	801EME927006	92	GL	BARBER BROTHERS MOTOR COMPANY
GARFIELD	\$45,612.22	801GAR927000	92	GL	HALES SAND AND GRAVEL
	\$5,000.00	801GAR927002	92	GL	SHAWN DRAPER
	\$2,720.00	801GAR927001	92	GL	JOHN A. FLOYD
	\$2,414.40	801GAR947004	94	AU	GARFIELD COUNTY
	\$505.87	801GAR937003	93	AU	GENERAL SERVICES ADMINISTRATION
GRAND	\$18,863.23	801GRA937007	93	AU	GRAND COUNTY
	\$14,100.00	801GRA937002	93	AU	GRAND COUNTY
	\$6,505.00	801GRA937004	93	PY	GRAND COUNTY
	\$5,000.00	801GRA927001	92	PY	GRAND COUNTY
	\$1,763.20	801GRA937001	93	AU	THRIFTY CAR RENTAL
IRON	\$228,009.58	801IRO937010	93	AU	DARLENE SORENSON
	\$51,390.53	801IRO937003	93	PY	IRON COUNTY
	\$4,569.47	801IRO947005	94	AU	CODY DAVIS
	\$3,707.57	801IRO947009	94	AU	IRON COUNTY
	\$2,175.58	801IRO937006	93	AU	ELMER L. KOLBERG
JUAB	\$26,610.04	801JUA947001	94	AU	JUAB COUNTY
	\$4,447.76	801JUA947004	94	AU	JUAB COUNTY
	\$4,399.74	801JUA947000	94	AU	JUAB COUNTY
	\$1,388.11	801JUA947002	94	AU	CATHY TIBBS
	\$0.00	801JUA947003	94	AU	ROBERT BRINGHURST
KANE	\$1,051.76	801KAN947004	94	AU	ROBERT BRINGHURST
	\$757.06	801KAN947002	94	AU	WILLIAM NEILSON
	\$465.08	801KAN957001	95	GL	DARRYL ENCE
	\$127.10	801KAN947003	94	AU	LORI TAIT
	\$0.00	801KAN927000	92	GL	MARK EVANS



# UAC INSURANCE MUTUAL

## TOP 5 CLAIMS BY SEVERITY PER COUNTY

(as of 2/28/95)

COUNTY	TOTAL PAID	CLAIM NUMBER	YEAR	TYPE	CLAIMANT
MILLARD	\$10,535.00	801MIL947001	94	AU	MILLARD COUNTY
	\$4,558.20	801MIL947012	94	AU	MILLARD COUNTY
	\$2,456.00	801MIL947013	94	AU	MILLARD COUNTY
	\$950.00	801MIL947013	94	AU	GENE SNOW
	\$842.26	801MIL937003	93	GL	BERTHA FULLMER
RICH	\$800.00	801RIC937001	93	AU	HARRY BENNION
	\$777.41	801RIC927000	92	AU	RICH COUNTY
SAN JUAN	\$47,040.38	801SAJ927012	92	GL	NORMAN BEGAY
	\$9,609.69	801SAJ937008	93	AU	SAN JUAN COUNTY
	\$3,993.25	801SAJ947003	94	AU	SAN JUAN COUNTY
	\$3,378.52	801SAJ937006	93	GL	ROBERT R. GARDNER
	\$2,775.66	801SAJ937001	93	GL	ROBERT R. GARDNER
SANPETE	\$46,495.63	801SAN927006	92	GL	RON VINCENT
	\$28,220.64	801SAN927007	92	GL	JACK RIDDLE
	\$7,002.30	801SAN947006	94	AU	SANPETE COUNTY
	\$4,925.53	801SAN937008	93	GL	JAMES ALLEN
	\$4,145.20	801SAN9270007	92	GL	JACK RIDDLE
SEVIER	\$12,538.56	801SEV947002	94	AU	SEVIER COUNTY
	\$7,043.70	801SEV947006	94	AU	SEVIER COUNTY
	\$4,118.70	801SEV947000	94	AU	SEVIER COUNTY
	\$3,242.55	801SEV937004	93	AU	SEVIER COUNTY
	\$2,802.81	801SEV937004	93	AU	AUDY RYAN CHRISTENSEN
TOOELE	\$175,691.75	801TOO937022	93	GL	BRYAN GRODE
	\$23,291.45	801TOO927012	92	GL	RAY REED
	\$12,770.08	801TOO947010	94	GL	GIBBONS & REED
	\$8,227.70	801TOO937016	93	GL	MICHELE LEHMAN
	\$6,926.85	801TOO937005	93	AU	SASHA A. LARSON
UINTAH	\$109,323.49	801UIN927000	92	AU	RAYMOND MCDONALD
	\$36,470.81	801UIN927013	92	GL	DALE TAYLOR
	\$7,172.54	801UIN937021	93	GL	BUD EUGENE ATWOOD
	\$6,393.39	801UIN927004	92	GL	EDSON G. GARDNER AND LYNDA M. KOZLOWI
	\$5,100.90	801UIN937008	93	GL	CHAUNTE MAIR
UTAH	\$19,307.67	801UTA927004	92	GL	BRIAN PRINCE
	\$16,407.67	801UTA927003	92	GL	W. BRENT MCGREGOR
	\$12,833.49	801UTA937023	93	AU	GEORGE BANKS
	\$12,208.37	801UTA927002	92	AU	STEVEN WYCKOFF
	\$11,886.07	801UTA927009	92	GL	KENNETH MADSEN
WASATCH	\$19,023.13	801WAT957001	95	AU	SYLVIA BENNETT
	\$16,084.37	801WAT927000	92	GL	REX P. TAYLOR
	\$8,739.79	801WAT947004	94	AU	WASATCH COUNTY
	\$7,028.80	801WAT937003	93	PY	WASATCH COUNTY
	\$4,557.07	801WAT927007	92	GL	KRYSTAL GADD
WASHINGTON	\$17,869.35	801WAS927026	92	GL	CHRISTINA STUCKI AND SONJA SWANSON ET
	\$11,242.82	801WAS927004	92	GL	ROD LEAVITT
	\$8,076.53	801WAS927016	92	AU	WASHINGTON COUNTY
	\$7,934.95	801WAS927020	92	GL	ROBERT E. RALSTON
	\$7,517.62	801WAS927002	92	GL	THOMAS H. SMITH
WAYNE	\$803.55	801WAY927001	92	AU	KENDALL BUSK
	\$398.44	801WAY927000	92	GL	BRANDON BARBER
	\$202.48	801WAY947001	94	AU	ROGER BLOMQUIST





## Deductible Options

### LOSS FUND INCREASES WITH HIGHER DEDUCTIBLES

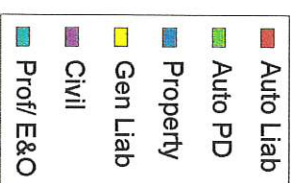
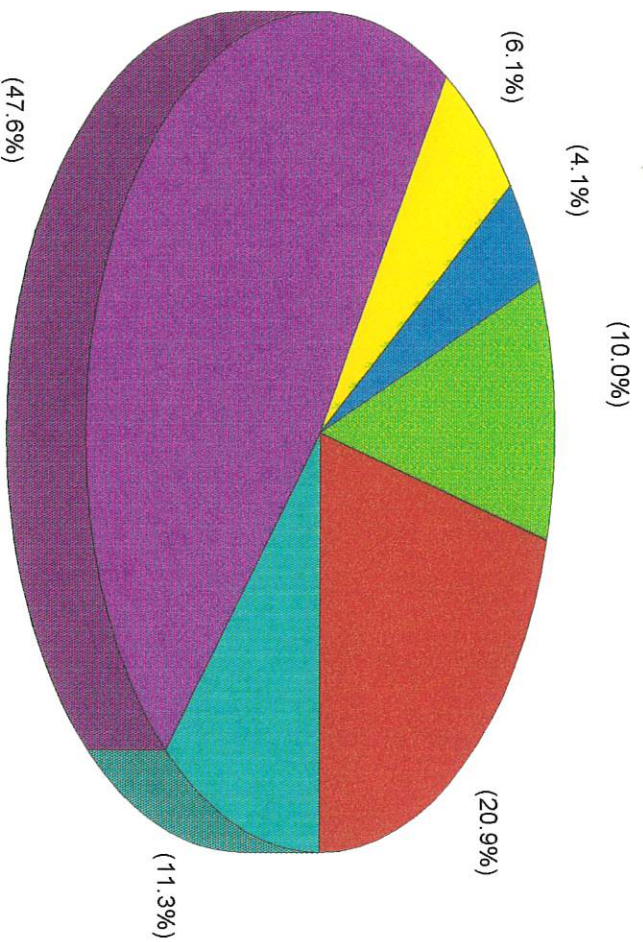
As of 12/31/94

DEDUCTIBLE	FUND YEAR <u>1992</u>	FUND YEAR <u>1993</u>	FUND YEAR <u>1994</u>
\$ 1,000	\$ 14,230.	\$ 7,738.	\$ 37,999.
\$ 5,000	\$ 47,277.	\$ 71,738.	\$ 138,213.
\$10,000	\$ 64,678.	\$ 102,241.	\$ 178,079.



# UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

1992 LOSS SUMMARY AS OF 2/28/95



AUTO PHYSICAL DAMAGE:

\$78,276

NUMBER OF CLAIMS:

67

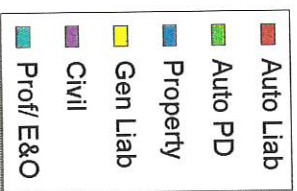
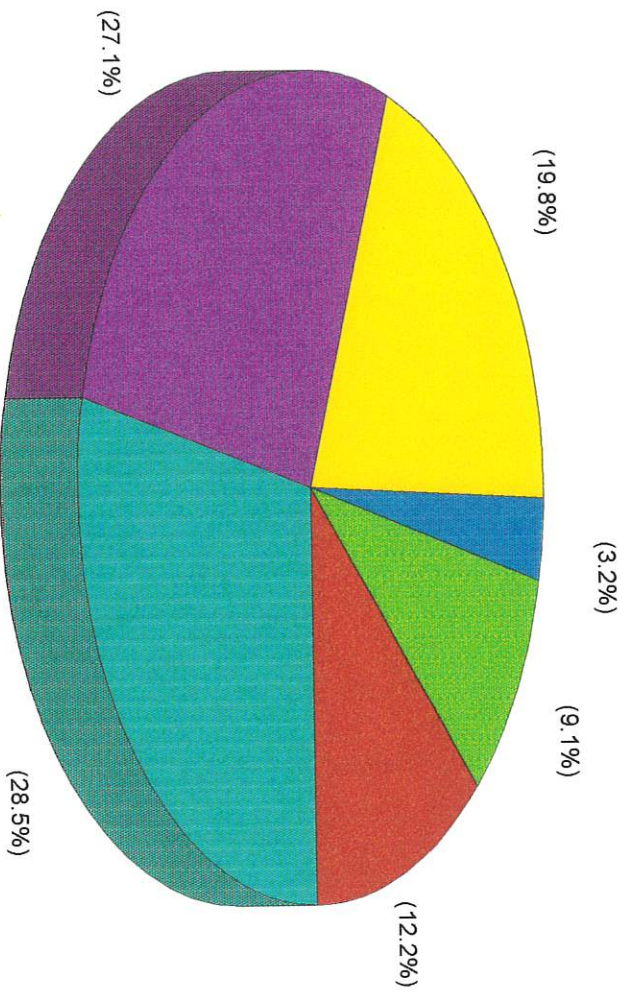
AVERAGE COST PER CLAIM:

\$1,168



# UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

1993 LOSS SUMMARY AS OF 2/28/95

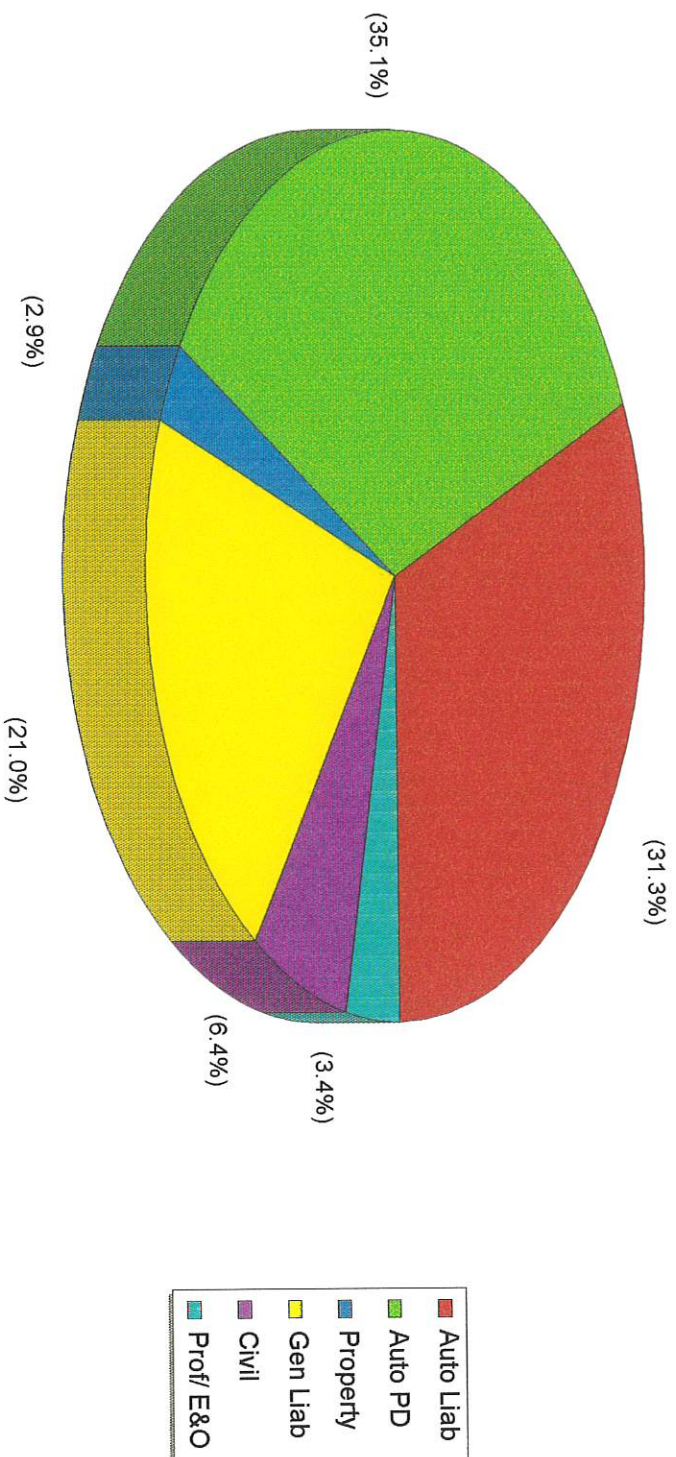


AUTO PHYSICAL DAMAGE: \$196,996  
NUMBER OF CLAIMS: 67  
AVERAGE COST PER CLAIM: \$1,698



# UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

1994 LOSS SUMMARY AS OF 2/28/95



AUTO PHYSICAL DAMAGE:	\$490,879
NUMBER OF CLAIMS:	158
AVERAGE COST PER CLAIM:	\$3,107



**1995 FUND YEAR:**

<b>TRENDED PHYSICAL DAMAGE CLAIMS:</b>	<b>\$270,396</b>
<b>TRENDED NUMBER OF CLAIMS:</b>	<b>228</b>
<b>TRENDED AVERAGE COST PER CLAIM:</b>	<b>\$1,186</b>



**EXAMPLE LETTER REQUESTING ACCIDENT INVESTIGATION REPORT**

April 11, 1995

Paul Hawker  
Assistant County Engineer

Re: \_\_\_\_\_

Dear Paul:

Please find enclosed a copy of the Notice of Claim which we received on the \_\_\_\_\_ matter. Would you please prepare an Accident Investigation Report on the above-referenced matter.

If you have any questions regarding this matter, please feel free to contact me.

Very truly yours,

E. Kent Sundberg  
Deputy Utah County Attorney

EKS:alm

Enclosure



TRANSMITTAL LETTER TO AON - ENCLOSING INSURANCE LOSS NOTICE

April 11, 1995

Doug Alexander  
Aon Insurance Management Services, Inc.  
4021 South 700 East  
Suite 180  
Salt Lake City, Utah 84107

Re: \_\_\_\_\_ Claim

Dear Doug:

Please find enclosed the General Liability Notice on the above-referenced matter. Also enclosed is the Notice of Claim and the Accident Report prepared by \_\_\_\_\_. I have asked Paul Hawker, Assistant County Engineer, to prepare an Accident Investigation Report which I will forward to you when we receive it.

If you have any questions regarding this matter, please feel free to contact me.

Very truly yours,

E. Kent Sundberg  
Deputy Utah County Attorney

EKS:alm

Enclosures



**EXAMPLE OF LETTER FROM COUNTY OFFICIAL TO  
COUNTY COMMISSION REQUESTING DEFENSE**

March 22, 1994

Board of Utah County Commissioners  
100 East Center Street, Suite 2300  
Provo, Utah 84606

Dear Commissioners:

As required under Section 63-30-36, Utah Code Annotated, I respectfully request Utah County's defense on my behalf in the lawsuit served on me on \_\_\_\_\_ in the case of \_\_\_\_\_ vs. Utah County et al., Case # \_\_\_\_\_. A copy of the Complaint is on file in our office. I am making this written request within ten (10) days of service of this action.

The action brought against me arises from activities within the scope of my employment. I am hereby requesting that I be indemnified by Utah County and request Utah County to defend against this claim through the Utah County Attorney's Office.

Very truly yours,

\_\_\_\_\_



**TRANSMITTAL LETTER TO AON - ENCLOSING ACCIDENT INVESTIGATION  
REPORT OF COUNTY ENGINEER**

April 11, 1995

Doug Alexander  
Aon Insurance Management Services, Inc.  
4021 South 700 East  
Suite 180  
Salt Lake City, Utah 84107

Re: \_\_\_\_\_ Claim

Dear Doug:

Please find enclosed the Accident Investigation Report prepared by Paul Hawker, Assistant County Engineer, on the above-referenced matter.

If you have any questions regarding this matter, please feel free to contact me.

Very truly yours,

E. Kent Sundberg  
Deputy Utah County Attorney

EKS:alm

Enclosures

